

## Guaranteed Surrender Value Factors as % of Premium

### Policy Term - To age 85

Age	0	1	2	3	4	5	6	7	8	9	10	11	12
Year of Surrender / Policy Term	85	84	83	82	81	80	79	78	77	76	75	74	73
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
10	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
11	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
12	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
13	53%	53%	53%	53%	53%	53%	53%	53%	53%	54%	54%	54%	54%
14	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%
15	54%	54%	54%	54%	54%	54%	55%	55%	55%	55%	55%	55%	55%
16	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	56%
17	55%	55%	55%	55%	55%	56%	56%	56%	56%	56%	56%	56%	56%
18	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	57%	57%	57%
19	56%	56%	56%	56%	57%	57%	57%	57%	57%	57%	57%	57%	57%
20	57%	57%	57%	57%	57%	57%	57%	57%	58%	58%	58%	58%	58%
21	57%	57%	57%	58%	58%	58%	58%	58%	58%	58%	58%	58%	59%
22	58%	58%	58%	58%	58%	58%	58%	59%	59%	59%	59%	59%	59%
23	58%	58%	59%	59%	59%	59%	59%	59%	59%	59%	60%	60%	60%
24	59%	59%	59%	59%	59%	59%	60%	60%	60%	60%	60%	60%	60%
25	59%	59%	60%	60%	60%	60%	60%	60%	60%	61%	61%	61%	61%
26	60%	60%	60%	60%	60%	61%	61%	61%	61%	61%	61%	62%	62%
27	60%	61%	61%	61%	61%	61%	61%	61%	62%	62%	62%	62%	62%
28	61%	61%	61%	61%	62%	62%	62%	62%	62%	62%	63%	63%	63%
29	61%	62%	62%	62%	62%	62%	62%	63%	63%	63%	63%	63%	64%
30	62%	62%	62%	62%	63%	63%	63%	63%	63%	64%	64%	64%	64%
31	62%	63%	63%	63%	63%	63%	64%	64%	64%	64%	64%	65%	65%
32	63%	63%	63%	64%	64%	64%	64%	64%	64%	65%	65%	65%	65%
33	64%	64%	64%	64%	64%	64%	65%	65%	65%	65%	66%	66%	66%
34	64%	64%	64%	65%	65%	65%	65%	65%	66%	66%	66%	66%	67%
35	65%	65%	65%	65%	65%	66%	66%	66%	66%	66%	67%	67%	67%
36	65%	65%	65%	66%	66%	66%	66%	67%	67%	67%	67%	68%	68%
37	66%	66%	66%	66%	66%	67%	67%	67%	67%	68%	68%	68%	68%
38	66%	66%	67%	67%	67%	67%	67%	68%	68%	68%	69%	69%	69%
39	67%	67%	67%	67%	68%	68%	68%	68%	69%	69%	69%	69%	70%
40	67%	67%	68%	68%	68%	68%	69%	69%	69%	69%	70%	70%	70%
41	68%	68%	68%	68%	69%	69%	69%	69%	70%	70%	70%	71%	71%

42	68%	68%	69%	69%	69%	69%	70%	70%	70%	71%	71%	71%	72%
43	69%	69%	69%	69%	70%	70%	70%	71%	71%	71%	71%	72%	72%
44	69%	69%	70%	70%	70%	71%	71%	71%	71%	72%	72%	72%	73%
45	70%	70%	70%	71%	71%	71%	71%	72%	72%	72%	73%	73%	73%
46	70%	71%	71%	71%	71%	72%	72%	72%	73%	73%	73%	74%	74%
47	71%	71%	71%	72%	72%	72%	73%	73%	73%	74%	74%	74%	75%
48	71%	72%	72%	72%	72%	73%	73%	73%	74%	74%	74%	75%	75%
49	72%	72%	72%	73%	73%	73%	74%	74%	74%	75%	75%	75%	76%
50	72%	73%	73%	73%	74%	74%	74%	75%	75%	75%	76%	76%	76%
51	73%	73%	73%	74%	74%	74%	75%	75%	76%	76%	76%	77%	77%
52	73%	74%	74%	74%	75%	75%	75%	76%	76%	76%	77%	77%	78%
53	74%	74%	75%	75%	75%	76%	76%	76%	77%	77%	77%	78%	78%
54	74%	75%	75%	75%	76%	76%	76%	77%	77%	78%	78%	78%	79%
55	75%	75%	76%	76%	76%	77%	77%	77%	78%	78%	79%	79%	80%
56	75%	76%	76%	76%	77%	77%	78%	78%	78%	79%	79%	80%	80%
57	76%	76%	77%	77%	77%	78%	78%	79%	79%	79%	80%	80%	81%
58	76%	77%	77%	78%	78%	78%	79%	79%	80%	80%	80%	81%	81%
59	77%	77%	78%	78%	78%	79%	79%	80%	80%	81%	81%	82%	82%
60	78%	78%	78%	79%	79%	79%	80%	80%	81%	81%	82%	82%	83%
61	78%	78%	79%	79%	80%	80%	80%	81%	81%	82%	82%	83%	83%
62	79%	79%	79%	80%	80%	81%	81%	81%	82%	82%	83%	83%	84%
63	79%	79%	80%	80%	81%	81%	82%	82%	82%	83%	83%	84%	84%
64	80%	80%	80%	81%	81%	82%	82%	83%	83%	84%	84%	85%	85%
65	80%	81%	81%	81%	82%	82%	83%	83%	84%	84%	85%	85%	86%
66	81%	81%	81%	82%	82%	83%	83%	84%	84%	85%	85%	86%	86%
67	81%	82%	82%	82%	83%	83%	84%	84%	85%	85%	86%	86%	87%
68	82%	82%	83%	83%	83%	84%	84%	85%	85%	86%	86%	87%	88%
69	82%	83%	83%	84%	84%	84%	85%	85%	86%	86%	87%	88%	88%
70	83%	83%	84%	84%	85%	85%	85%	86%	87%	87%	88%	88%	89%
71	83%	84%	84%	85%	85%	86%	86%	87%	87%	88%	88%	89%	89%
72	84%	84%	85%	85%	86%	86%	87%	87%	88%	88%	89%	89%	90%
73	84%	85%	85%	86%	86%	87%	87%	88%	88%	89%	89%	90%	90%
74	85%	85%	86%	86%	87%	87%	88%	88%	89%	89%	90%	90%	
75	85%	86%	86%	87%	87%	88%	88%	89%	89%	90%	90%		
76	86%	86%	87%	87%	88%	88%	89%	89%	90%	90%			
77	86%	87%	87%	88%	88%	89%	89%	90%	90%				
78	87%	87%	88%	88%	89%	89%	90%	90%					
79	87%	88%	88%	89%	89%	90%	90%						
80	88%	88%	89%	89%	90%	90%							
81	88%	89%	89%	90%	90%								
82	89%	89%	90%	90%									
83	89%	90%	90%										
84	90%	90%											
85	90%												

Age	13	14	15	16	17	18	19	20	21	22	23	24	25
Year of Surrender / Policy Term	72	71	70	69	68	67	66	65	64	63	62	61	60
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	52%	52%
10	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
11	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
12	53%	53%	53%	53%	53%	53%	53%	54%	54%	54%	54%	54%	54%
13	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	55%	55%
14	54%	54%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%
15	55%	55%	55%	55%	55%	55%	56%	56%	56%	56%	56%	56%	56%
16	56%	56%	56%	56%	56%	56%	56%	56%	56%	57%	57%	57%	57%
17	56%	56%	56%	57%	57%	57%	57%	57%	57%	57%	57%	58%	58%
18	57%	57%	57%	57%	57%	57%	58%	58%	58%	58%	58%	58%	58%
19	58%	58%	58%	58%	58%	58%	58%	58%	59%	59%	59%	59%	59%
20	58%	58%	58%	59%	59%	59%	59%	59%	59%	59%	60%	60%	60%
21	59%	59%	59%	59%	59%	59%	60%	60%	60%	60%	60%	61%	61%
22	59%	60%	60%	60%	60%	60%	60%	61%	61%	61%	61%	61%	62%
23	60%	60%	60%	60%	61%	61%	61%	61%	61%	62%	62%	62%	62%
24	61%	61%	61%	61%	61%	62%	62%	62%	62%	62%	63%	63%	63%
25	61%	61%	62%	62%	62%	62%	62%	63%	63%	63%	63%	64%	64%
26	62%	62%	62%	62%	63%	63%	63%	63%	64%	64%	64%	64%	65%
27	63%	63%	63%	63%	63%	64%	64%	64%	64%	65%	65%	65%	65%
28	63%	63%	64%	64%	64%	64%	64%	65%	65%	65%	66%	66%	66%
29	64%	64%	64%	64%	65%	65%	65%	65%	66%	66%	66%	67%	67%
30	64%	65%	65%	65%	65%	66%	66%	66%	66%	67%	67%	67%	68%
31	65%	65%	65%	66%	66%	66%	67%	67%	67%	67%	68%	68%	68%
32	66%	66%	66%	66%	67%	67%	67%	68%	68%	68%	69%	69%	69%
33	66%	67%	67%	67%	67%	68%	68%	68%	69%	69%	69%	70%	70%
34	67%	67%	67%	68%	68%	68%	69%	69%	69%	70%	70%	70%	71%
35	68%	68%	68%	68%	69%	69%	69%	70%	70%	70%	71%	71%	72%
36	68%	68%	69%	69%	69%	70%	70%	70%	71%	71%	71%	72%	72%
37	69%	69%	69%	70%	70%	70%	71%	71%	71%	72%	72%	73%	73%
38	69%	70%	70%	70%	71%	71%	71%	72%	72%	73%	73%	73%	74%
39	70%	70%	71%	71%	71%	72%	72%	72%	73%	73%	74%	74%	75%
40	71%	71%	71%	72%	72%	72%	73%	73%	74%	74%	74%	75%	75%
41	71%	72%	72%	72%	73%	73%	73%	74%	74%	75%	75%	76%	76%
42	72%	72%	73%	73%	73%	74%	74%	75%	75%	75%	76%	76%	77%
43	73%	73%	73%	74%	74%	74%	75%	75%	76%	76%	77%	77%	78%
44	73%	73%	74%	74%	75%	75%	76%	76%	76%	77%	77%	78%	78%

45	74%	74%	75%	75%	75%	76%	76%	77%	77%	78%	78%	79%	79%
46	74%	75%	75%	76%	76%	76%	77%	77%	78%	78%	79%	79%	80%
47	75%	75%	76%	76%	77%	77%	78%	78%	79%	79%	80%	80%	81%
48	76%	76%	76%	77%	77%	78%	78%	79%	79%	80%	80%	81%	82%
49	76%	77%	77%	78%	78%	78%	79%	79%	80%	81%	81%	82%	82%
50	77%	77%	78%	78%	79%	79%	80%	80%	81%	81%	82%	82%	83%
51	78%	78%	78%	79%	79%	80%	80%	81%	81%	82%	83%	83%	84%
52	78%	79%	79%	80%	80%	81%	81%	82%	82%	83%	83%	84%	85%
53	79%	79%	80%	80%	81%	81%	82%	82%	83%	83%	84%	85%	85%
54	79%	80%	80%	81%	81%	82%	82%	83%	84%	84%	85%	85%	86%
55	80%	80%	81%	81%	82%	83%	83%	84%	84%	85%	86%	86%	87%
56	81%	81%	82%	82%	83%	83%	84%	84%	85%	86%	86%	87%	88%
57	81%	82%	82%	83%	83%	84%	84%	85%	86%	86%	87%	88%	88%
58	82%	82%	83%	83%	84%	85%	85%	86%	86%	87%	88%	88%	89%
59	83%	83%	84%	84%	85%	85%	86%	86%	87%	88%	89%	89%	90%
60	83%	84%	84%	85%	85%	86%	87%	87%	88%	89%	89%	90%	90%
61	84%	84%	85%	85%	86%	87%	87%	88%	89%	89%	90%	90%	
62	84%	85%	85%	86%	87%	87%	88%	89%	89%	90%	90%		
63	85%	86%	86%	87%	87%	88%	89%	89%	90%	90%			
64	86%	86%	87%	87%	88%	89%	89%	90%	90%				
65	86%	87%	87%	88%	89%	89%	90%	90%					
66	87%	87%	88%	89%	89%	90%	90%						
67	88%	88%	89%	89%	90%	90%							
68	88%	89%	89%	90%	90%								
69	89%	89%	90%	90%									
70	89%	90%	90%										
71	90%	90%											
72	90%												

Age	26	27	28	29	30	31	32	33	34	35	36	37	38
Year of Surrender / Policy Term	59	58	57	56	55	54	53	52	51	50	49	48	47
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
10	52%	52%	52%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
11	53%	53%	53%	53%	53%	53%	54%	54%	54%	54%	54%	54%	54%
12	54%	54%	54%	54%	54%	54%	54%	55%	55%	55%	55%	55%	55%

13	55%	55%	55%	55%	55%	55%	55%	55%	56%	56%	56%	56%	56%
14	55%	56%	56%	56%	56%	56%	56%	56%	57%	57%	57%	57%	57%
15	56%	56%	57%	57%	57%	57%	57%	57%	57%	58%	58%	58%	58%
16	57%	57%	57%	58%	58%	58%	58%	58%	58%	59%	59%	59%	59%
17	58%	58%	58%	58%	59%	59%	59%	59%	59%	60%	60%	60%	60%
18	59%	59%	59%	59%	59%	60%	60%	60%	60%	60%	61%	61%	61%
19	59%	60%	60%	60%	60%	60%	61%	61%	61%	61%	62%	62%	62%
20	60%	60%	61%	61%	61%	61%	62%	62%	62%	62%	63%	63%	63%
21	61%	61%	61%	62%	62%	62%	62%	63%	63%	63%	64%	64%	64%
22	62%	62%	62%	63%	63%	63%	63%	64%	64%	64%	65%	65%	65%
23	63%	63%	63%	63%	64%	64%	64%	65%	65%	65%	66%	66%	66%
24	63%	64%	64%	64%	64%	65%	65%	65%	66%	66%	67%	67%	67%
25	64%	64%	65%	65%	65%	66%	66%	66%	67%	67%	68%	68%	68%
26	65%	65%	66%	66%	66%	67%	67%	67%	68%	68%	69%	69%	69%
27	66%	66%	66%	67%	67%	67%	68%	68%	69%	69%	70%	70%	71%
28	66%	67%	67%	68%	68%	68%	69%	69%	70%	70%	70%	71%	72%
29	67%	68%	68%	68%	69%	69%	70%	70%	70%	71%	71%	72%	73%
30	68%	68%	69%	69%	70%	70%	70%	71%	71%	72%	72%	73%	74%
31	69%	69%	70%	70%	70%	71%	71%	72%	72%	73%	73%	74%	75%
32	70%	70%	70%	71%	71%	72%	72%	73%	73%	74%	74%	75%	76%
33	70%	71%	71%	72%	72%	73%	73%	74%	74%	75%	75%	76%	77%
34	71%	72%	72%	73%	73%	73%	74%	75%	75%	76%	76%	77%	78%
35	72%	72%	73%	73%	74%	74%	75%	75%	76%	77%	77%	78%	79%
36	73%	73%	74%	74%	75%	75%	76%	76%	77%	78%	78%	79%	80%
37	74%	74%	74%	75%	76%	76%	77%	77%	78%	79%	79%	80%	81%
38	74%	75%	75%	76%	76%	77%	78%	78%	79%	80%	80%	81%	82%
39	75%	76%	76%	77%	77%	78%	78%	79%	80%	80%	81%	82%	83%
40	76%	76%	77%	78%	78%	79%	79%	80%	81%	81%	82%	83%	84%
41	77%	77%	78%	78%	79%	80%	80%	81%	82%	82%	83%	84%	85%
42	77%	78%	79%	79%	80%	80%	81%	82%	83%	83%	84%	85%	86%
43	78%	79%	79%	80%	81%	81%	82%	83%	83%	84%	85%	86%	87%
44	79%	80%	80%	81%	81%	82%	83%	84%	84%	85%	86%	87%	88%
45	80%	80%	81%	82%	82%	83%	84%	85%	85%	86%	87%	88%	89%
46	81%	81%	82%	83%	83%	84%	85%	85%	86%	87%	88%	89%	90%
47	81%	82%	83%	83%	84%	85%	86%	86%	87%	88%	89%	90%	90%
48	82%	83%	83%	84%	85%	86%	86%	87%	88%	89%	90%	90%	
49	83%	84%	84%	85%	86%	87%	87%	88%	89%	90%	90%		
50	84%	84%	85%	86%	87%	87%	88%	89%	90%	90%			
51	85%	85%	86%	87%	87%	88%	89%	90%	90%				
52	85%	86%	87%	88%	88%	89%	90%	90%					
53	86%	87%	88%	88%	89%	90%	90%						
54	87%	88%	88%	89%	90%	90%							
55	88%	88%	89%	90%	90%								
56	88%	89%	90%	90%									
57	89%	90%	90%										
58	90%	90%											
59	90%												

Age	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
Year of Surrender / Policy Term	46	45	44	43	42	41	40	39	38	37	36	35	34	33	32	31	30
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	52%	52%	52%	52%	52%
9	52%	52%	52%	52%	52%	52%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	54%
10	53%	53%	53%	53%	54%	54%	54%	54%	54%	54%	54%	54%	55%	55%	55%	55%	55%
11	54%	54%	54%	55%	55%	55%	55%	55%	55%	56%	56%	56%	56%	56%	57%	57%	57%
12	55%	55%	56%	56%	56%	56%	56%	56%	57%	57%	57%	57%	58%	58%	58%	59%	59%
13	56%	56%	57%	57%	57%	57%	58%	58%	58%	58%	59%	59%	59%	60%	60%	60%	61%
14	57%	58%	58%	58%	58%	58%	59%	59%	59%	60%	60%	60%	61%	61%	62%	62%	63%
15	58%	59%	59%	59%	59%	60%	60%	60%	61%	61%	61%	62%	62%	63%	63%	64%	65%
16	59%	60%	60%	60%	61%	61%	61%	62%	62%	62%	63%	63%	64%	64%	65%	66%	66%
17	61%	61%	61%	61%	62%	62%	63%	63%	63%	64%	64%	65%	65%	66%	67%	67%	68%
18	62%	62%	62%	63%	63%	63%	64%	64%	65%	65%	66%	66%	67%	68%	68%	69%	70%
19	63%	63%	63%	64%	64%	65%	65%	65%	66%	67%	67%	68%	68%	69%	70%	71%	72%
20	64%	64%	64%	65%	65%	66%	66%	67%	67%	68%	69%	69%	70%	71%	72%	73%	74%
21	65%	65%	66%	66%	66%	67%	68%	68%	69%	69%	70%	71%	72%	72%	73%	74%	75%
22	66%	66%	67%	67%	68%	68%	69%	69%	70%	71%	71%	72%	73%	74%	75%	76%	77%
23	67%	67%	68%	68%	69%	69%	70%	71%	71%	72%	73%	74%	75%	76%	77%	78%	79%
24	68%	68%	69%	69%	70%	71%	71%	72%	73%	73%	74%	75%	76%	77%	78%	80%	81%
25	69%	69%	70%	71%	71%	72%	73%	73%	74%	75%	76%	77%	78%	79%	80%	81%	83%
26	70%	71%	71%	72%	72%	73%	74%	75%	75%	76%	77%	78%	79%	80%	82%	83%	85%
27	71%	72%	72%	73%	74%	74%	75%	76%	77%	78%	79%	80%	81%	82%	83%	85%	86%
28	72%	73%	73%	74%	75%	75%	76%	77%	78%	79%	80%	81%	82%	84%	85%	87%	88%
29	73%	74%	74%	75%	76%	77%	78%	78%	79%	80%	81%	83%	84%	85%	87%	88%	90%
30	74%	75%	76%	76%	77%	78%	79%	80%	81%	82%	83%	84%	85%	87%	88%	90%	90%
31	75%	76%	77%	77%	78%	79%	80%	81%	82%	83%	84%	86%	87%	88%	90%	90%	
32	76%	77%	78%	79%	79%	80%	81%	82%	83%	84%	86%	87%	88%	90%	90%		
33	77%	78%	79%	80%	81%	82%	83%	84%	85%	86%	87%	89%	90%	90%			
34	78%	79%	80%	81%	82%	83%	84%	85%	86%	87%	89%	90%	90%				
35	79%	80%	81%	82%	83%	84%	85%	86%	87%	89%	90%	90%					
36	81%	81%	82%	83%	84%	85%	86%	87%	89%	90%	90%						
37	82%	82%	83%	84%	85%	86%	88%	89%	90%	90%							
38	83%	84%	84%	85%	86%	88%	89%	90%	90%								
39	84%	85%	86%	87%	88%	89%	90%	90%									
40	85%	86%	87%	88%	89%	90%	90%										

41	86%	87%	88%	89%	90%	90%											
42	87%	88%	89%	90%	90%												
43	88%	89%	90%	90%													
44	89%	90%	90%														
45	90%	90%															
46	90%																

**Guaranteed Surrender Value Factors as % of Premium  
Policy Term - 40 years**

Year of Surrender	Policy Term 40 years	Year of Surrender	Policy Term 40 years
1	0%	21	68%
2	30%	22	69%
3	35%	23	70%
4	50%	24	71%
5	50%	25	73%
6	50%	26	74%
7	50%	27	75%
8	51%	28	76%
9	53%	29	78%
10	54%	30	79%
11	55%	31	80%
12	56%	32	81%
13	58%	33	83%
14	59%	34	84%
15	60%	35	85%
16	61%	36	86%
17	63%	37	88%
18	64%	38	89%
19	65%	39	90%
20	66%	40	90%

**Paid-Up Additions Factor to be used for calculating  
Paid-Up Additions  
For Policy Term - To Age 85 years**

Age at the time of exercising Paid-Up Additions	Paid-Up Additions Factor	Age at the time of exercising Paid-Up Additions	Paid-Up Additions Factor
0	0	43	1.60675
1	1.85824	44	1.59559
2	1.85651	45	1.58418
3	1.85470	46	1.57255
4	1.85214	47	1.56071
5	1.84917	48	1.54870
6	1.84592	49	1.53653
7	1.84248	50	1.52423
8	1.83888	51	1.51183
9	1.83513	52	1.49935
10	1.83127	53	1.48680
11	1.82732	54	1.47419
12	1.82329	55	1.46152
13	1.81921	56	1.44879
14	1.81507	57	1.43597
15	1.81086	58	1.42306
16	1.80658	59	1.41004
17	1.80221	60	1.39689
18	1.79771	61	1.38359
19	1.79307	62	1.37014
20	1.78826	63	1.35654
21	1.78326	64	1.34278
22	1.77805	65	1.32887
23	1.77261	66	1.31482
24	1.76692	67	1.30064
25	1.76098	68	1.28633
26	1.75478	69	1.27192
27	1.74831	70	1.25739
28	1.74157	71	1.24276
29	1.73455	72	1.22801
30	1.72724	73	1.21314
31	1.71966	74	1.19812
32	1.71179	75	1.18293
33	1.70364	76	1.16751
34	1.69521	77	1.15181
35	1.68650	78	1.13575
36	1.67750	79	1.11922
37	1.66822	80	1.10210
38	1.65866	81	1.08422
39	1.64882	82	1.06537
40	1.63871	83	1.04529
41	1.62832	84	1.02364
42	1.61767	85	1.00000

**Paid-Up Additions Factor to be used for calculating Paid-Up Additions**

**For Policy Term - 40 years**

Age/Exercise year	1	2	3	4	5	6	7	8	9	10
0	1.68185	1.67236	1.66251	1.65182	1.64055	1.62879	1.61659	1.60397	1.59094	1.57752
1	1.68215	1.67267	1.66237	1.65147	1.64010	1.62829	1.61607	1.60345	1.59044	1.57705
2	1.68245	1.67252	1.66200	1.65100	1.63958	1.62775	1.61553	1.60292	1.58995	1.57661
3	1.68228	1.67213	1.66150	1.65046	1.63901	1.62718	1.61498	1.60241	1.58948	1.57620
4	1.68187	1.67161	1.66094	1.64987	1.63842	1.62660	1.61443	1.60191	1.58905	1.57584
5	1.68133	1.67102	1.66032	1.64924	1.63781	1.62603	1.61391	1.60146	1.58866	1.57551
6	1.68071	1.67037	1.65966	1.64861	1.63721	1.62548	1.61342	1.60104	1.58830	1.57522
7	1.68003	1.66969	1.65900	1.64797	1.63663	1.62496	1.61298	1.60065	1.58798	1.57495
8	1.67932	1.66898	1.65833	1.64736	1.63608	1.62448	1.61256	1.60030	1.58768	1.57469
9	1.67858	1.66828	1.65768	1.64677	1.63556	1.62404	1.61218	1.59997	1.58739	1.57443
10	1.67784	1.66760	1.65706	1.64622	1.63508	1.62362	1.61181	1.59965	1.58710	1.57414
11	1.67712	1.66693	1.65646	1.64570	1.63462	1.62321	1.61145	1.59931	1.58677	1.57383
12	1.67641	1.66630	1.65590	1.64520	1.63417	1.62280	1.61106	1.59894	1.58641	1.57346
13	1.67573	1.66569	1.65535	1.64470	1.63372	1.62237	1.61065	1.59852	1.58599	1.57303
14	1.67506	1.66509	1.65480	1.64419	1.63323	1.62190	1.61017	1.59804	1.58549	1.57251
15	1.67441	1.66448	1.65423	1.64365	1.63270	1.62136	1.60963	1.59748	1.58491	1.57191
16	1.67375	1.66385	1.65363	1.64305	1.63209	1.62075	1.60899	1.59682	1.58423	1.57120
17	1.67305	1.66318	1.65296	1.64237	1.63140	1.62004	1.60826	1.59606	1.58343	1.57038
18	1.67231	1.66244	1.65221	1.64161	1.63061	1.61921	1.60740	1.59517	1.58252	1.56943
19	1.67149	1.66160	1.65136	1.64072	1.62970	1.61826	1.60641	1.59415	1.58146	1.56835
20	1.67057	1.66067	1.65038	1.63971	1.62865	1.61717	1.60529	1.59298	1.58026	1.56713
21	1.66954	1.65960	1.64928	1.63856	1.62745	1.61593	1.60400	1.59167	1.57891	1.56575
22	1.66838	1.65839	1.64802	1.63726	1.62609	1.61453	1.60256	1.59018	1.57740	1.56421
23	1.66707	1.65702	1.64660	1.63578	1.62457	1.61296	1.60095	1.58853	1.57572	1.56250
24	1.66559	1.65549	1.64500	1.63413	1.62287	1.61121	1.59915	1.58670	1.57385	1.56061
25	1.66393	1.65377	1.64322	1.63229	1.62097	1.60926	1.59717	1.58468	1.57180	1.55853
26	1.66208	1.65185	1.64124	1.63025	1.61888	1.60712	1.59498	1.58246	1.56955	1.55625
27	1.66003	1.64973	1.63905	1.62800	1.61658	1.60477	1.59259	1.58002	1.56708	1.55376
28	1.65776	1.64739	1.63665	1.62553	1.61405	1.60220	1.58997	1.57737	1.56440	1.55106
29	1.65526	1.64482	1.63401	1.62283	1.61130	1.59939	1.58712	1.57448	1.56148	1.54812
30	1.65253	1.64200	1.63113	1.61989	1.60829	1.59634	1.58402	1.57135	1.55832	1.54494
31	1.64953	1.63894	1.62799	1.61669	1.60503	1.59302	1.58067	1.56796	1.55490	1.54150
32	1.64627	1.63560	1.62458	1.61321	1.60150	1.58944	1.57703	1.56429	1.55120	1.53778
33	1.64273	1.63198	1.62088	1.60945	1.59767	1.58556	1.57311	1.56033	1.54722	1.53378
34	1.63889	1.62806	1.61688	1.60538	1.59354	1.58138	1.56888	1.55607	1.54293	1.52948
35	1.63474	1.62382	1.61257	1.60099	1.58909	1.57687	1.56433	1.55148	1.53833	1.52488
36	1.63026	1.61925	1.60792	1.59627	1.58430	1.57203	1.55945	1.54657	1.53340	1.51995
37	1.62543	1.61433	1.60291	1.59119	1.57916	1.56683	1.55421	1.54131	1.52814	1.51471
38	1.62024	1.60904	1.59754	1.58574	1.57365	1.56127	1.54861	1.53570	1.52254	1.50915
39	1.61466	1.60337	1.59178	1.57991	1.56776	1.55533	1.54265	1.52973	1.51660	1.50327
40	1.6087	1.59730	1.58563	1.57368	1.56147	1.54901	1.53632	1.52342	1.51033	1.49708
41	1.60232	1.59083	1.57907	1.56705	1.55479	1.54231	1.52962	1.51676	1.50374	1.49058

42	1.59552	1.58393	1.57209	1.56002	1.54772	1.53523	1.52257	1.50976	1.49682	1.48378
43	1.58829	1.57661	1.56470	1.55258	1.54026	1.52778	1.51516	1.50242	1.48959	1.47667
44	1.58063	1.56887	1.55690	1.54474	1.53243	1.51998	1.50742	1.49477	1.48205	1.46926
45	1.57255	1.56071	1.54870	1.53653	1.52423	1.51183	1.49935	1.48680	1.47419	1.46152
46	1.56405	1.55216	1.54011	1.52795	1.51569	1.50335	1.49096	1.47851	1.46601	1.45345
47	1.55515	1.54322	1.53117	1.51903	1.50682	1.49456	1.48225	1.46990	1.45749	1.44503
48	1.54588	1.53393	1.52189	1.50979	1.49764	1.48546	1.47323	1.46096	1.44863	1.43623
49	1.53626	1.52431	1.51231	1.50025	1.48817	1.47605	1.46389	1.45168	1.43941	1.42706
50	1.52633	1.51440	1.50243	1.49043	1.47840	1.46633	1.45423	1.44206	1.42982	1.41749
51	1.51612	1.50421	1.49228	1.48033	1.46834	1.45632	1.44424	1.43209	1.41985	1.40752
52	1.50566	1.49378	1.48189	1.46996	1.45800	1.44599	1.43392	1.42176	1.40951	1.39717
53	1.49497	1.48312	1.47125	1.45934	1.44739	1.43537	1.42327	1.41109	1.39881	1.38645
54	1.48408	1.47224	1.46038	1.44847	1.43650	1.42445	1.41231	1.40009	1.38778	1.37539
55	1.47300	1.46117	1.44929	1.43735	1.42534	1.41324	1.40106	1.38879	1.37645	1.36403
56	1.46175	1.44989	1.43798	1.42600	1.41393	1.40178	1.38954	1.37723	1.36485	1.35243
57	1.45033	1.43843	1.42647	1.41442	1.40229	1.39008	1.37779	1.36544	1.35305	1.34063
58	1.43875	1.4268	1.41477	1.40265	1.39046	1.37818	1.36585	1.35347	1.34108	1.32869
59	1.42702	1.415	1.40289	1.39071	1.37845	1.36613	1.35376	1.34138	1.32901	1.31667
60	1.41515	1.40305	1.39087	1.37862	1.3663	1.35395	1.34158	1.32921	1.31689	1.30463

Age/Exercise year	11	12	13	14	15	16	17	18	19	20
0	1.56371	1.54953	1.53498	1.52005	1.50475	1.48906	1.47297	1.45647	1.43955	1.42220
1	1.56329	1.54917	1.53468	1.51982	1.50456	1.48892	1.47286	1.45638	1.43948	1.42215
2	1.56291	1.54885	1.53442	1.51961	1.50441	1.48879	1.47276	1.45630	1.43941	1.42208
3	1.56257	1.54857	1.53420	1.51943	1.50426	1.48868	1.47267	1.45622	1.43933	1.42199
4	1.56227	1.54833	1.53400	1.51927	1.50413	1.48857	1.47256	1.45611	1.43922	1.42189
5	1.56200	1.54811	1.53382	1.51912	1.50400	1.48844	1.47244	1.45599	1.43909	1.42175
6	1.56176	1.54790	1.53365	1.51896	1.50385	1.48829	1.47229	1.45584	1.43893	1.42159
7	1.56153	1.54770	1.53346	1.51879	1.50368	1.48812	1.47211	1.45565	1.43874	1.42139
8	1.56130	1.54749	1.53326	1.51859	1.50347	1.48790	1.47188	1.45542	1.43850	1.42115
9	1.56105	1.54725	1.53302	1.51834	1.50322	1.48764	1.47161	1.45514	1.43822	1.42086
10	1.56077	1.54698	1.53274	1.51805	1.50291	1.48733	1.47129	1.45481	1.43789	1.42053
11	1.56046	1.54665	1.53240	1.51770	1.50255	1.48695	1.47091	1.45442	1.43750	1.42014
12	1.56008	1.54626	1.53199	1.51728	1.50212	1.48651	1.47046	1.45397	1.43704	1.41969
13	1.55963	1.54579	1.53151	1.51678	1.50161	1.48599	1.46993	1.45344	1.43652	1.41918
14	1.55910	1.54524	1.53094	1.51620	1.50101	1.48539	1.46933	1.45284	1.43592	1.41858
15	1.55847	1.54460	1.53028	1.51552	1.50033	1.48469	1.46863	1.45214	1.43524	1.41791
16	1.55774	1.54384	1.52951	1.51474	1.49953	1.48390	1.46784	1.45136	1.43446	1.41715
17	1.55690	1.54298	1.52863	1.51384	1.49863	1.48299	1.46694	1.45046	1.43358	1.41628
18	1.55592	1.54198	1.52762	1.51282	1.49761	1.48197	1.46592	1.44946	1.43259	1.41531
19	1.55482	1.54086	1.52648	1.51168	1.49646	1.48082	1.46478	1.44833	1.43147	1.41423
20	1.55357	1.53959	1.52520	1.51039	1.49517	1.47954	1.46350	1.44707	1.43024	1.41301
21	1.55217	1.53817	1.52377	1.50896	1.49374	1.47811	1.46209	1.44567	1.42886	1.41167

22	1.55060	1.53660	1.52218	1.50736	1.49215	1.47653	1.46052	1.44413	1.42734	1.41019
23	1.54887	1.53485	1.52043	1.50561	1.49040	1.47479	1.45880	1.44243	1.42568	1.40856
24	1.54696	1.53293	1.51850	1.50368	1.48847	1.47288	1.45691	1.44057	1.42385	1.40678
25	1.54487	1.53082	1.51639	1.50157	1.48637	1.47080	1.45485	1.43854	1.42187	1.40484
26	1.54257	1.52852	1.51408	1.49926	1.48408	1.46852	1.45261	1.43633	1.41971	1.40276
27	1.54007	1.52600	1.51157	1.49676	1.48159	1.46606	1.45017	1.43395	1.41739	1.40052
28	1.53735	1.52328	1.50884	1.49404	1.47889	1.46339	1.44755	1.43139	1.41491	1.39813
29	1.53440	1.52032	1.50588	1.49110	1.47597	1.46051	1.44473	1.42864	1.41226	1.39560
30	1.53120	1.51712	1.50269	1.48793	1.47284	1.45743	1.44172	1.42572	1.40945	1.39293
31	1.52775	1.51367	1.49925	1.48452	1.46947	1.45413	1.43851	1.42262	1.40649	1.39012
32	1.52403	1.50995	1.49556	1.48086	1.46588	1.45062	1.43511	1.41936	1.40338	1.38719
33	1.52003	1.50596	1.49160	1.47696	1.46206	1.44690	1.43152	1.41593	1.40012	1.38413
34	1.51573	1.50170	1.48738	1.47281	1.45801	1.44298	1.42775	1.41233	1.39672	1.38092
35	1.51114	1.49714	1.48290	1.46842	1.45373	1.43886	1.42380	1.40856	1.39315	1.37756
36	1.50625	1.49231	1.47815	1.46378	1.44924	1.43453	1.41965	1.40462	1.38941	1.37403
37	1.50106	1.48719	1.47314	1.45891	1.44452	1.42999	1.41531	1.40047	1.38547	1.37029
38	1.49556	1.48180	1.46787	1.45379	1.43958	1.42523	1.41075	1.39611	1.38131	1.36631
39	1.48977	1.47612	1.46234	1.44843	1.43439	1.42024	1.40594	1.39150	1.37688	1.36207
40	1.48369	1.47017	1.45654	1.44281	1.42895	1.41498	1.40087	1.38660	1.37215	1.35750
41	1.47732	1.46395	1.45048	1.43691	1.42323	1.40943	1.39548	1.38137	1.36708	1.35259
42	1.47065	1.45743	1.44412	1.43071	1.41720	1.40355	1.38975	1.37578	1.36164	1.34730
43	1.46368	1.45061	1.43745	1.42419	1.41082	1.39730	1.38364	1.36980	1.35579	1.34159
44	1.45640	1.44346	1.43044	1.41731	1.40406	1.39066	1.37711	1.36339	1.34951	1.33545
45	1.44879	1.43597	1.42306	1.41004	1.39689	1.38359	1.37014	1.35654	1.34278	1.32887
46	1.44082	1.42811	1.41529	1.40235	1.38928	1.37607	1.36272	1.34922	1.33559	1.32184
47	1.43248	1.41984	1.40709	1.39422	1.38122	1.36809	1.35482	1.34144	1.32794	1.31435
48	1.42375	1.41116	1.39846	1.38564	1.37270	1.35963	1.34646	1.33319	1.31984	1.30643
49	1.41461	1.40205	1.38939	1.37660	1.36371	1.35072	1.33765	1.32451	1.31132	1.29809
50	1.40505	1.39251	1.37987	1.36712	1.35429	1.34137	1.32841	1.31540	1.30238	1.28937
51	1.39509	1.38255	1.36993	1.35722	1.34444	1.33162	1.31877	1.30591	1.29308	1.28029
52	1.38472	1.37219	1.35959	1.34692	1.33421	1.32149	1.30877	1.29609	1.28346	1.27090
53	1.37399	1.36147	1.34889	1.33627	1.32365	1.31104	1.29847	1.28597	1.27355	1.26124
54	1.36293	1.35041	1.33787	1.32533	1.31280	1.30033	1.28793	1.27562	1.26343	1.25138
55	1.35157	1.33909	1.32660	1.31414	1.30174	1.28941	1.27719	1.26509	1.25314	1.24136
56	1.33999	1.32754	1.31513	1.30278	1.29051	1.27835	1.26632	1.25444	1.24275	1.23124
57	1.32822	1.31584	1.30353	1.29130	1.27918	1.26720	1.25538	1.24375	1.23231	1.22109
58	1.31634	1.30405	1.29185	1.27976	1.26782	1.25604	1.24444	1.23306	1.2219	1.21097
59	1.3044	1.29222	1.28015	1.26823	1.25648	1.24491	1.23356	1.22243	1.21155	1.20093
60	1.29246	1.28041	1.2685	1.25676	1.24522	1.23388	1.22278	1.21193	1.20134	1.19103

Age/Exercise year	21	22	23	24	25	26	27	28	29	30
0	1.40443	1.38623	1.36761	1.34857	1.32912	1.30927	1.28905	1.26845	1.24751	1.22624
1	1.40438	1.38618	1.36755	1.34851	1.32906	1.30921	1.28899	1.26839	1.24745	1.22619
2	1.40431	1.38611	1.36748	1.34843	1.32898	1.30913	1.28891	1.26832	1.24739	1.22613

3	1.40422	1.38602	1.36739	1.34834	1.32888	1.30904	1.28882	1.26823	1.24731	1.22605
4	1.40411	1.38590	1.36727	1.34822	1.32877	1.30893	1.28871	1.26813	1.24721	1.22597
5	1.40397	1.38576	1.36713	1.34808	1.32863	1.30879	1.28858	1.26801	1.24711	1.22588
6	1.40381	1.38559	1.36696	1.34791	1.32846	1.30863	1.28843	1.26788	1.24699	1.22577
7	1.40360	1.38539	1.36675	1.34771	1.32827	1.30845	1.28827	1.26773	1.24685	1.22565
8	1.40336	1.38515	1.36652	1.34748	1.32805	1.30825	1.28808	1.26755	1.24669	1.22551
9	1.40308	1.38486	1.36624	1.34722	1.32780	1.30801	1.28786	1.26735	1.24651	1.22535
10	1.40274	1.38454	1.36593	1.34691	1.32752	1.30774	1.28761	1.26712	1.24631	1.22517
11	1.40236	1.38417	1.36556	1.34657	1.32719	1.30743	1.28732	1.26686	1.24607	1.22496
12	1.40192	1.38374	1.36515	1.34617	1.32681	1.30708	1.28700	1.26657	1.24580	1.22473
13	1.40141	1.38325	1.36468	1.34572	1.32639	1.30668	1.28663	1.26623	1.24550	1.22445
14	1.40084	1.38269	1.36414	1.34521	1.32590	1.30623	1.28620	1.26584	1.24514	1.22414
15	1.40018	1.38205	1.36353	1.34462	1.32534	1.30571	1.28572	1.26539	1.24474	1.22378
16	1.39944	1.38133	1.36283	1.34396	1.32471	1.30511	1.28517	1.26488	1.24428	1.22337
17	1.39859	1.38051	1.36205	1.34321	1.32400	1.30444	1.28454	1.26431	1.24377	1.22292
18	1.39765	1.37960	1.36116	1.34236	1.32320	1.30369	1.28384	1.26367	1.24319	1.22241
19	1.39659	1.37857	1.36018	1.34142	1.32230	1.30285	1.28306	1.26296	1.24256	1.22186
20	1.39541	1.37743	1.35908	1.34037	1.32131	1.30192	1.28221	1.26219	1.24187	1.22127
21	1.39410	1.37616	1.35786	1.33921	1.32022	1.30090	1.28128	1.26135	1.24114	1.22064
22	1.39266	1.37476	1.35652	1.33794	1.31903	1.29980	1.28028	1.26046	1.24036	1.21998
23	1.39107	1.37324	1.35506	1.33656	1.31774	1.29862	1.27921	1.25952	1.23955	1.21930
24	1.38935	1.37158	1.35349	1.33508	1.31637	1.29737	1.27810	1.25854	1.23871	1.21860
25	1.38748	1.36980	1.35180	1.33351	1.31492	1.29606	1.27693	1.25752	1.23784	1.21788
26	1.38548	1.36789	1.35001	1.33184	1.31340	1.29470	1.27572	1.25648	1.23695	1.21714
27	1.38334	1.36587	1.34812	1.33010	1.31182	1.29328	1.27448	1.25540	1.23604	1.21637
28	1.38106	1.36373	1.34613	1.32828	1.31018	1.29182	1.27319	1.25429	1.23509	1.21557
29	1.37867	1.36149	1.34406	1.32639	1.30848	1.29030	1.27186	1.25313	1.23409	1.21473
30	1.37616	1.35915	1.34191	1.32443	1.30671	1.28873	1.27046	1.25191	1.23303	1.21382
31	1.37353	1.35671	1.33967	1.32239	1.30487	1.28707	1.26899	1.25061	1.23190	1.21285
32	1.37079	1.35417	1.33733	1.32026	1.30293	1.28533	1.26743	1.24921	1.23067	1.21178
33	1.36793	1.35152	1.33488	1.31801	1.30088	1.28346	1.26574	1.24770	1.22932	1.21060
34	1.36493	1.34873	1.33230	1.31562	1.29868	1.28145	1.26391	1.24604	1.22785	1.20930
35	1.36178	1.34578	1.32955	1.31307	1.29631	1.27926	1.26191	1.24423	1.22621	1.20786
36	1.35845	1.34265	1.32662	1.31032	1.29375	1.27688	1.25971	1.24222	1.22441	1.20626
37	1.35491	1.33930	1.32345	1.30734	1.29095	1.27427	1.25729	1.24001	1.22242	1.20450
38	1.35112	1.33569	1.32002	1.30409	1.28789	1.27141	1.25464	1.23758	1.22022	1.20255
39	1.34704	1.33179	1.31629	1.30055	1.28454	1.26827	1.25173	1.23491	1.21781	1.20041
40	1.34265	1.32756	1.31224	1.29669	1.28088	1.26483	1.24853	1.23198	1.21517	1.19807
41	1.33789	1.32298	1.30784	1.29248	1.27689	1.26109	1.24505	1.22879	1.21228	1.19551
42	1.33276	1.31801	1.30306	1.28791	1.27256	1.25701	1.24127	1.22532	1.20914	1.19273
43	1.32721	1.31264	1.29789	1.28297	1.26787	1.25261	1.23717	1.22155	1.20574	1.18971
44	1.32123	1.30685	1.29232	1.27764	1.26282	1.24786	1.23275	1.21750	1.20207	1.18644
45	1.31482	1.30064	1.28633	1.27192	1.25739	1.24276	1.22801	1.21314	1.19812	1.18293
46	1.30797	1.29400	1.27994	1.26581	1.25160	1.23731	1.22294	1.20848	1.19390	1.17916
47	1.30068	1.28694	1.27315	1.25931	1.24544	1.23152	1.21755	1.20351	1.18939	1.17513
48	1.29297	1.27948	1.26597	1.25245	1.23892	1.22539	1.21184	1.19825	1.18460	1.17085
49	1.28486	1.27163	1.25842	1.24523	1.23207	1.21894	1.20582	1.19269	1.17953	1.16630

50	1.27638	1.26342	1.25052	1.23768	1.22490	1.21218	1.19950	1.18685	1.17420	1.16151
51	1.26755	1.25489	1.24231	1.22983	1.21744	1.20514	1.19291	1.18075	1.16862	1.15647
52	1.25843	1.24607	1.23382	1.22171	1.20971	1.19784	1.18608	1.17441	1.16280	1.15121
53	1.24905	1.23700	1.22510	1.21335	1.20176	1.19033	1.17903	1.16786	1.15678	1.14575
54	1.23948	1.22775	1.21619	1.20482	1.19364	1.18263	1.17180	1.16113	1.15058	1.14011
55	1.22975	1.21835	1.20715	1.19616	1.18538	1.17481	1.16444	1.15426	1.14423	1.13432
56	1.21995	1.20887	1.19802	1.18741	1.17704	1.16690	1.15699	1.14729	1.13778	1.12841
57	1.21011	1.19937	1.18888	1.17864	1.16867	1.15896	1.14950	1.14028	1.13127	1.12244
58	1.2003	1.1899	1.17976	1.16991	1.16034	1.15104	1.14202	1.13327	1.12475	1.11643
59	1.19058	1.18052	1.17074	1.16126	1.15208	1.1432	1.13461	1.1263	1.11825	1.11044
60	1.18101	1.17128	1.16186	1.15276	1.14396	1.13548	1.12731	1.11944	1.11184	1.1045

Age/Exercise year	31	32	33	34	35	36	37	38	39
0	1.20466	1.18278	1.16064	1.13825	1.11563	1.09281	1.06982	1.04667	1.02339
1	1.20461	1.18274	1.16061	1.13822	1.11561	1.09280	1.06981	1.04667	1.02339
2	1.20455	1.18270	1.16057	1.13819	1.11559	1.09279	1.06981	1.04666	1.02339
3	1.20449	1.18264	1.16053	1.13816	1.11557	1.09278	1.06980	1.04666	1.02339
4	1.20442	1.18258	1.16048	1.13812	1.11554	1.09276	1.06979	1.04666	1.02339
5	1.20434	1.18251	1.16042	1.13808	1.11552	1.09274	1.06978	1.04666	1.02339
6	1.20425	1.18244	1.16036	1.13804	1.11548	1.09272	1.06977	1.04665	1.02339
7	1.20414	1.18235	1.16029	1.13798	1.11544	1.09270	1.06976	1.04665	1.02339
8	1.20402	1.18225	1.16021	1.13792	1.11540	1.09267	1.06974	1.04665	1.02339
9	1.20389	1.18214	1.16012	1.13785	1.11535	1.09264	1.06973	1.04664	1.02339
10	1.20373	1.18201	1.16001	1.13777	1.11529	1.09260	1.06971	1.04664	1.02339
11	1.20355	1.18186	1.15989	1.13767	1.11522	1.09256	1.06969	1.04663	1.02340
12	1.20335	1.18168	1.15975	1.13757	1.11515	1.09251	1.06966	1.04662	1.02340
13	1.20311	1.18148	1.15959	1.13744	1.11506	1.09245	1.06963	1.04661	1.02340
14	1.20284	1.18125	1.15940	1.13730	1.11495	1.09239	1.06960	1.04660	1.02340
15	1.20253	1.18099	1.15919	1.13714	1.11484	1.09232	1.06956	1.04659	1.02340
16	1.20217	1.18070	1.15895	1.13696	1.11472	1.09224	1.06953	1.04658	1.02341
17	1.20178	1.18037	1.15870	1.13677	1.11459	1.09216	1.06949	1.04657	1.02341
18	1.20135	1.18002	1.15842	1.13656	1.11445	1.09208	1.06945	1.04656	1.02341
19	1.20089	1.17964	1.15812	1.13635	1.11430	1.09199	1.06941	1.04655	1.02341
20	1.20039	1.17924	1.15782	1.13612	1.11415	1.09190	1.06936	1.04654	1.02341
21	1.19987	1.17882	1.15750	1.13590	1.11400	1.09181	1.06932	1.04652	1.02342
22	1.19933	1.17839	1.15718	1.13566	1.11385	1.09172	1.06928	1.04651	1.02342
23	1.19877	1.17796	1.15684	1.13542	1.11369	1.09163	1.06923	1.04650	1.02342
24	1.19820	1.17751	1.15650	1.13518	1.11352	1.09153	1.06918	1.04648	1.02342
25	1.19762	1.17705	1.15615	1.13493	1.11335	1.09142	1.06913	1.04647	1.02343
26	1.19701	1.17657	1.15579	1.13466	1.11317	1.09131	1.06908	1.04645	1.02343
27	1.19639	1.17607	1.15540	1.13437	1.11297	1.09119	1.06901	1.04643	1.02344
28	1.19573	1.17554	1.15499	1.13406	1.11276	1.09105	1.06894	1.04641	1.02344
29	1.19502	1.17496	1.15453	1.13372	1.11252	1.09090	1.06887	1.04639	1.02344
30	1.19426	1.17434	1.15404	1.13335	1.11225	1.09074	1.06878	1.04636	1.02345

31	1.19343	1.17365	1.15349	1.13293	1.11195	1.09055	1.06868	1.04633	1.02346
32	1.19252	1.17289	1.15288	1.13246	1.11162	1.09033	1.06858	1.04630	1.02346
33	1.19151	1.17205	1.15219	1.13194	1.11125	1.09010	1.06845	1.04626	1.02347
34	1.19039	1.17111	1.15144	1.13135	1.11083	1.08983	1.06832	1.04622	1.02348
35	1.18914	1.17006	1.15059	1.13070	1.11037	1.08954	1.06817	1.04618	1.02349
36	1.18776	1.16890	1.14965	1.12998	1.10985	1.08921	1.06800	1.04612	1.02350
37	1.18624	1.16762	1.14861	1.12918	1.10928	1.08885	1.06781	1.04607	1.02351
38	1.18455	1.16620	1.14747	1.12830	1.10865	1.08845	1.06760	1.04600	1.02352
39	1.18270	1.16464	1.14620	1.12733	1.10796	1.08800	1.06737	1.04593	1.02353
40	1.18067	1.16293	1.14482	1.12626	1.10719	1.08751	1.06711	1.04585	1.02355
41	1.17845	1.16107	1.14330	1.12509	1.10635	1.08697	1.06683	1.04576	1.02356
42	1.17603	1.15903	1.14164	1.12381	1.10543	1.08638	1.06652	1.04566	1.02358
43	1.17341	1.15681	1.13984	1.12241	1.10441	1.08573	1.06617	1.04555	1.02360
44	1.17057	1.15441	1.13788	1.12088	1.10331	1.08501	1.06579	1.04542	1.02362
45	1.16751	1.15181	1.13575	1.11922	1.10210	1.08422	1.06537	1.04529	1.02364
46	1.16422	1.14901	1.13345	1.11742	1.10079	1.08336	1.06491	1.04513	1.02366
47	1.16070	1.14601	1.13098	1.11548	1.09936	1.08242	1.06440	1.04496	1.02368
48	1.15693	1.14279	1.12832	1.11338	1.09781	1.08140	1.06384	1.04478	1.02371
49	1.15294	1.13936	1.12547	1.11112	1.09614	1.08028	1.06323	1.04456	1.02373
50	1.14871	1.13572	1.12243	1.10870	1.09434	1.07907	1.06256	1.04433	1.02376
51	1.14425	1.13186	1.11921	1.10612	1.09240	1.07776	1.06182	1.04407	1.02379
52	1.13958	1.12781	1.11579	1.10337	1.09032	1.07634	1.06102	1.04378	1.02381
53	1.13471	1.12356	1.11221	1.10046	1.08811	1.07482	1.06015	1.04346	1.02384
54	1.12966	1.11915	1.10845	1.09740	1.08576	1.07318	1.05920	1.04310	1.02386
55	1.12446	1.11457	1.10454	1.09419	1.08327	1.07144	1.05817	1.04270	1.02389
56	1.11914	1.10987	1.10049	1.09084	1.08066	1.06958	1.05706	1.04227	1.02391
57	1.11373	1.10507	1.09634	1.08737	1.07793	1.06762	1.05587	1.04178	1.02392
58	1.10827	1.1002	1.0921	1.08381	1.07509	1.06555	1.0546	1.04125	1.02393
59	1.10281	1.09529	1.0878	1.08017	1.07216	1.06339	1.05323	1.04067	1.02393
60	1.09737	1.0904	1.08348	1.07648	1.06915	1.06113	1.05179	1.04003	1.02391

**Cash Value Factor to be applied on Paid-Up Additions to derive Guaranteed Cash Value****For Policy Term - To Age 85 years**

<b>Age on Surrender</b>	<b>Cash Value Factor for Paid-Up Additions</b>	<b>Age on Surrender</b>	<b>Cash Value Factor for Paid-Up Additions</b>
0	Not Applicable	43	0.622374
1	0.538144	44	0.626727
2	0.538645	45	0.631241
3	0.539171	46	0.635910
4	0.539916	47	0.640734
5	0.540783	48	0.645703
6	0.541735	49	0.650817
7	0.542747	50	0.656069
8	0.543809	51	0.661450
9	0.544921	52	0.666956
10	0.546069	53	0.672585
11	0.547250	54	0.678339
12	0.548459	55	0.684219
13	0.549689	56	0.690231
14	0.550943	57	0.696393
15	0.552224	58	0.702711
16	0.553532	59	0.709200
17	0.554874	60	0.715876
18	0.556263	61	0.722757
19	0.557703	62	0.729852
20	0.559203	63	0.737170
21	0.560771	64	0.744724
22	0.562414	65	0.752519
23	0.564140	66	0.760560
24	0.565957	67	0.768852
25	0.567866	68	0.777405
26	0.569872	69	0.786213
27	0.571981	70	0.795298
28	0.574195	71	0.804661
29	0.576518	72	0.814326
30	0.578958	73	0.824307
31	0.581510	74	0.834641

32	0.584184	75	0.845359
33	0.586978	76	0.856524
34	0.589897	77	0.868199
35	0.592944	78	0.880475
36	0.596125	79	0.893479
37	0.599441	80	0.907359
38	0.602896	81	0.922322
39	0.606494	82	0.938641
40	0.610236	83	0.956672
41	0.614130	84	0.976906
42	0.618173	85	1.000000

**Cash Value Factor to be applied on Paid-Up Additions to derive Guaranteed Cash Value**

**For Policy Term - 40 years**

Age/Exercise year	1	2	3	4	5	6	7	8	9	10
0	0.594583	0.597957	0.6015	0.605393	0.609552	0.613953	0.618586	0.623453	0.628559	0.633906
1	0.594477	0.597847	0.601551	0.605521	0.609719	0.614141	0.618785	0.623655	0.628757	0.634095
2	0.594371	0.5979	0.601685	0.605694	0.609912	0.614345	0.618992	0.623861	0.628951	0.634272
3	0.594431	0.59804	0.601866	0.605892	0.610124	0.61456	0.619203	0.62406	0.629137	0.634437
4	0.594576	0.598226	0.602069	0.606108	0.610344	0.614779	0.619414	0.624255	0.629307	0.634582
5	0.594767	0.598437	0.602294	0.60634	0.610571	0.614995	0.619613	0.62443	0.629461	0.634715
6	0.594987	0.59867	0.602533	0.606572	0.610795	0.615203	0.619801	0.624594	0.629604	0.634832
7	0.595227	0.598914	0.602773	0.606807	0.611012	0.6154	0.61997	0.624746	0.629731	0.634941
8	0.595479	0.599168	0.603016	0.607032	0.611217	0.615582	0.620132	0.624883	0.62985	0.635046
9	0.595742	0.59942	0.603253	0.607249	0.611411	0.615748	0.620278	0.625012	0.629965	0.63515
10	0.596004	0.599664	0.603478	0.607452	0.611591	0.615908	0.620421	0.625137	0.63008	0.635268
11	0.59626	0.599905	0.603697	0.607644	0.611763	0.616063	0.620559	0.62527	0.630211	0.635393
12	0.596513	0.600132	0.603901	0.607829	0.611931	0.616219	0.620709	0.625414	0.630354	0.635542
13	0.596755	0.600352	0.604102	0.608014	0.6121	0.616382	0.620867	0.625579	0.630521	0.635716
14	0.596994	0.600568	0.604303	0.608202	0.612284	0.616561	0.621052	0.625767	0.63072	0.635926
15	0.597225	0.600788	0.604511	0.608402	0.612482	0.616766	0.621261	0.625986	0.630951	0.636169
16	0.597461	0.601016	0.60473	0.608624	0.612711	0.616998	0.621508	0.626245	0.631221	0.636456
17	0.597711	0.601258	0.604975	0.608876	0.61297	0.617269	0.62179	0.626543	0.63154	0.636789
18	0.597975	0.601525	0.60525	0.609158	0.613267	0.617585	0.622123	0.626892	0.631904	0.637174
19	0.598269	0.60183	0.605561	0.609489	0.61361	0.617948	0.622506	0.627294	0.632327	0.637613
20	0.598598	0.602167	0.605921	0.609864	0.614005	0.618364	0.62294	0.627754	0.632807	0.638109

21	0.598967	0.602555	0.606325	0.610292	0.614458	0.618839	0.623441	0.628271	0.633348	0.638672
22	0.599384	0.602994	0.606789	0.610777	0.614972	0.619375	0.624002	0.62886	0.633955	0.6393
23	0.599855	0.603493	0.607312	0.611329	0.615547	0.619978	0.624629	0.629513	0.634631	0.64
24	0.600388	0.604051	0.607903	0.611946	0.616192	0.620652	0.625332	0.630239	0.635385	0.640775
25	0.600987	0.604679	0.608561	0.612636	0.616915	0.621404	0.626107	0.631042	0.636213	0.64163
26	0.601656	0.605382	0.609295	0.613403	0.617711	0.622231	0.626967	0.631928	0.637125	0.64257
27	0.602399	0.60616	0.61011	0.614251	0.61859	0.623142	0.627908	0.632903	0.63813	0.6436
28	0.603224	0.607021	0.611004	0.615184	0.619559	0.624142	0.628943	0.633967	0.639223	0.64472
29	0.604135	0.607969	0.611991	0.616207	0.620617	0.625238	0.630072	0.63513	0.640418	0.645945
30	0.605133	0.609013	0.613072	0.617326	0.621778	0.626433	0.631305	0.636395	0.641717	0.647274
31	0.606233	0.61015	0.614254	0.618548	0.623041	0.627739	0.632643	0.637771	0.643128	0.648719
32	0.607434	0.611396	0.615544	0.619882	0.624415	0.629152	0.634103	0.639268	0.644662	0.650288
33	0.608743	0.612753	0.616949	0.62133	0.625911	0.630692	0.635683	0.64089	0.64632	0.651984
34	0.610169	0.614228	0.618475	0.622905	0.627534	0.632359	0.637397	0.642645	0.648118	0.653817
35	0.611718	0.615832	0.620128	0.624614	0.629291	0.634168	0.639251	0.644546	0.650056	0.655789
36	0.613399	0.61757	0.621921	0.62646	0.631194	0.63612	0.641252	0.646592	0.652146	0.657916
37	0.615222	0.619452	0.623865	0.62846	0.633248	0.638231	0.643414	0.648799	0.65439	0.660192
38	0.617193	0.621489	0.625962	0.63062	0.635465	0.640504	0.64574	0.651169	0.656797	0.662625
39	0.619325	0.623686	0.628228	0.632947	0.637853	0.64295	0.648235	0.65371	0.65937	0.665216
40	0.62162	0.626056	0.630664	0.635453	0.640422	0.645574	0.650906	0.656418	0.662107	0.667967
41	0.624095	0.628603	0.633284	0.638142	0.643174	0.648378	0.653757	0.6593	0.665009	0.67088
42	0.626755	0.631341	0.636096	0.641017	0.646112	0.651368	0.656784	0.662357	0.668083	0.673954
43	0.629608	0.634272	0.6391	0.644089	0.649241	0.654545	0.659996	0.665593	0.671326	0.677199
44	0.632659	0.637401	0.642302	0.647358	0.652558	0.657903	0.663385	0.668999	0.674741	0.680615
45	0.63591	0.640734	0.645703	0.650817	0.656069	0.66145	0.666956	0.672585	0.678339	0.684219
46	0.639366	0.644263	0.649304	0.654472	0.659766	0.665181	0.670709	0.676357	0.682124	0.688018
47	0.643025	0.647996	0.653095	0.658315	0.663649	0.669093	0.67465	0.680318	0.686111	0.692027
48	0.646881	0.65192	0.657078	0.662344	0.667717	0.673192	0.678781	0.684481	0.690307	0.696267
49	0.650931	0.656035	0.66124	0.666556	0.671966	0.677484	0.683111	0.688857	0.694729	0.700741
50	0.655166	0.660328	0.665588	0.670947	0.676407	0.681975	0.687649	0.693452	0.699389	0.705472
51	0.659578	0.664801	0.670116	0.675525	0.681041	0.686662	0.692406	0.69828	0.7043	0.710469
52	0.664161	0.669443	0.674814	0.680291	0.685871	0.691568	0.697389	0.703354	0.709466	0.715733
53	0.66891	0.674254	0.679694	0.685241	0.690899	0.696684	0.702607	0.708672	0.714893	0.721267
54	0.673818	0.679237	0.684753	0.690384	0.696136	0.702025	0.70806	0.71424	0.720575	0.727067
55	0.678887	0.684383	0.689993	0.695725	0.701587	0.707594	0.713745	0.720051	0.726507	0.733122
56	0.684112	0.689707	0.69542	0.701262	0.707249	0.713379	0.719663	0.726095	0.732681	0.73941

57	0.689498	0.695202	0.701031	0.707004	0.713119	0.719383	0.7258	0.732365	0.739071	0.745918
58	0.695048	0.700869	0.706829	0.712936	0.719186	0.725595	0.732145	0.738842	0.745668	0.752621
59	0.700761	0.706714	0.712814	0.719057	0.725453	0.731995	0.738683	0.745501	0.75244	0.759492
60	0.706639	0.712733	0.718974	0.725363	0.731904	0.73858	0.74539	0.752327	0.759365	0.766501

Age/Exercise year	11	12	13	14	15	16	17	18	19	20
0	0.639505	0.645357	0.651474	0.657873	0.664562	0.671565	0.6789	0.686592	0.694662	0.703136
1	0.639677	0.645507	0.651602	0.657973	0.664646	0.671628	0.678951	0.686634	0.694695	0.703161
2	0.639832	0.64564	0.651712	0.658064	0.664712	0.671686	0.678997	0.686672	0.694729	0.703195
3	0.639971	0.645757	0.651806	0.658142	0.664779	0.671736	0.679039	0.686709	0.694768	0.70324
4	0.640094	0.645857	0.65189	0.658211	0.664836	0.671786	0.679089	0.686761	0.694821	0.703289
5	0.640205	0.645949	0.651967	0.658276	0.664894	0.671844	0.679145	0.686818	0.694884	0.703359
6	0.640303	0.646037	0.652039	0.658345	0.66496	0.671912	0.679214	0.686889	0.694961	0.703438
7	0.640398	0.64612	0.65212	0.658419	0.665035	0.671989	0.679297	0.686978	0.695053	0.703537
8	0.640492	0.646208	0.652205	0.658506	0.665128	0.672088	0.679403	0.687087	0.695169	0.703655
9	0.640594	0.646308	0.652307	0.658614	0.665239	0.672206	0.679528	0.687219	0.695304	0.703799
10	0.640709	0.646421	0.652426	0.65874	0.665376	0.672346	0.679676	0.687375	0.695463	0.703963
11	0.640837	0.646559	0.652571	0.658892	0.665535	0.672518	0.679851	0.687559	0.695652	0.704156
12	0.640993	0.646722	0.652746	0.659074	0.665726	0.672717	0.680059	0.687772	0.695875	0.704379
13	0.641178	0.646918	0.65295	0.659291	0.665952	0.672952	0.680305	0.688023	0.696127	0.704632
14	0.641396	0.647149	0.653193	0.659544	0.666218	0.673224	0.680582	0.688307	0.696418	0.70493
15	0.641655	0.647417	0.653475	0.65984	0.66652	0.673541	0.680907	0.688639	0.696748	0.705263
16	0.641956	0.647736	0.653804	0.660179	0.666876	0.6739	0.681273	0.689009	0.697126	0.705642
17	0.642302	0.648097	0.654181	0.660572	0.667276	0.674313	0.681691	0.689436	0.697554	0.706075
18	0.642707	0.648517	0.654613	0.661017	0.667731	0.674777	0.682165	0.689912	0.698036	0.706559
19	0.643161	0.648988	0.655102	0.661516	0.668244	0.675302	0.682696	0.69045	0.698583	0.707099
20	0.643679	0.649524	0.655652	0.662081	0.66882	0.675886	0.683293	0.691052	0.699183	0.707709
21	0.644259	0.650123	0.656267	0.662708	0.669461	0.67654	0.683952	0.691721	0.699859	0.708381
22	0.644912	0.650787	0.656953	0.663412	0.670174	0.677264	0.684688	0.692458	0.700604	0.709124
23	0.645632	0.651529	0.657709	0.664183	0.670961	0.678063	0.685495	0.693275	0.70142	0.709945
24	0.646429	0.652346	0.658545	0.665035	0.671831	0.678942	0.686384	0.69417	0.702321	0.710843
25	0.647304	0.653245	0.659461	0.66597	0.67278	0.679902	0.687356	0.695149	0.703299	0.711825
26	0.648269	0.654228	0.660467	0.666996	0.673818	0.680958	0.688416	0.696219	0.704369	0.71288
27	0.649321	0.655308	0.661564	0.66811	0.674951	0.6821	0.689574	0.697374	0.705522	0.714021
28	0.65047	0.656478	0.662761	0.669326	0.676183	0.683345	0.690822	0.698622	0.706759	0.715241
29	0.651721	0.657756	0.664064	0.670646	0.677521	0.684692	0.692171	0.699966	0.708085	0.716538
30	0.653083	0.659144	0.665473	0.672075	0.67896	0.686139	0.693616	0.7014	0.709497	0.717911
31	0.654557	0.660646	0.667	0.673618	0.680517	0.687696	0.695164	0.702928	0.71099	0.719362
32	0.656155	0.662274	0.668646	0.675283	0.682184	0.68936	0.696811	0.704543	0.712565	0.720882
33	0.657882	0.664028	0.670421	0.677066	0.683966	0.691133	0.698558	0.70625	0.714224	0.722475
34	0.659748	0.665912	0.672323	0.678974	0.685866	0.69301	0.700403	0.70805	0.715963	0.724155
35	0.661752	0.66794	0.674354	0.681004	0.687886	0.694995	0.702346	0.709945	0.717798	0.725921
36	0.6639	0.670102	0.676521	0.683163	0.690017	0.697092	0.704399	0.711936	0.71973	0.727786
37	0.666196	0.672409	0.678822	0.685443	0.692271	0.699306	0.706559	0.714046	0.721777	0.729773

38	0.668646	0.674855	0.681259	0.687857	0.694647	0.701641	0.708843	0.716276	0.72395	0.731898
39	0.671245	0.677452	0.683835	0.690403	0.69716	0.704106	0.711268	0.718649	0.72628	0.734177
40	0.673995	0.680193	0.686559	0.693092	0.699815	0.706724	0.713842	0.721189	0.728783	0.736648
41	0.676901	0.683083	0.689427	0.695938	0.702627	0.709507	0.716599	0.723919	0.731486	0.739322
42	0.679971	0.686139	0.692463	0.698954	0.705617	0.712479	0.719554	0.72686	0.734409	0.742225
43	0.683209	0.689365	0.695676	0.702154	0.708808	0.715666	0.722731	0.730034	0.737577	0.745384
44	0.686625	0.69278	0.699086	0.705562	0.71222	0.719083	0.726158	0.733466	0.74101	0.748811
45	0.690231	0.696393	0.702711	0.7092	0.715876	0.722757	0.729852	0.73717	0.744724	0.752519
46	0.694049	0.700226	0.706569	0.713089	0.719797	0.726707	0.733826	0.741169	0.748733	0.756521
47	0.69809	0.704305	0.710687	0.717247	0.723998	0.730946	0.738105	0.745468	0.753046	0.760832
48	0.702371	0.708637	0.715072	0.721688	0.728491	0.735494	0.742688	0.750081	0.757668	0.765445
49	0.706909	0.713241	0.71974	0.726427	0.733294	0.740346	0.74758	0.754996	0.76259	0.770363
50	0.711718	0.718128	0.724706	0.731465	0.738394	0.745506	0.75278	0.760225	0.767825	0.775573
51	0.7168	0.723301	0.729964	0.7368	0.743804	0.750965	0.758282	0.76575	0.773347	0.781073
52	0.722168	0.728762	0.735516	0.742435	0.749507	0.756722	0.764076	0.771551	0.779144	0.786844
53	0.727807	0.7345	0.74135	0.748352	0.755487	0.762753	0.770137	0.777623	0.785207	0.792871
54	0.733713	0.740516	0.747457	0.754529	0.761731	0.769036	0.77644	0.783933	0.791496	0.799118
55	0.73988	0.746776	0.753807	0.760954	0.768203	0.775549	0.782969	0.790458	0.797995	0.805568
56	0.746274	0.753273	0.760381	0.767589	0.774887	0.782258	0.78969	0.797168	0.804667	0.812189
57	0.752887	0.759971	0.767148	0.774413	0.781751	0.789141	0.796572	0.80402	0.811484	0.81894
58	0.759682	0.766842	0.774084	0.781397	0.788756	0.796153	0.803574	0.810991	0.818398	0.825784
59	0.766636	0.773862	0.781158	0.788501	0.795874	0.803271	0.810662	0.818043	0.825389	0.832688
60	0.773718	0.781	0.788333	0.795697	0.803071	0.810452	0.817809	0.82513	0.832404	0.839609

Age/Exercise year	21	22	23	24	25	26	27	28	29	30
0	0.712033	0.721381	0.731203	0.741526	0.752378	0.763784	0.775765	0.788364	0.801597	0.815501
1	0.712058	0.721407	0.731235	0.741559	0.752411	0.763819	0.775801	0.788401	0.801635	0.815534
2	0.712093	0.721443	0.731272	0.741603	0.752457	0.763866	0.775849	0.788445	0.801674	0.815574
3	0.712139	0.72149	0.73132	0.741653	0.752513	0.763919	0.775904	0.788501	0.801725	0.815627
4	0.712195	0.721553	0.731384	0.741719	0.752576	0.763983	0.77597	0.788563	0.80179	0.815681
5	0.712266	0.721626	0.731459	0.741796	0.752655	0.764065	0.776048	0.788637	0.801854	0.815741
6	0.712347	0.721714	0.73155	0.741889	0.752751	0.764158	0.776138	0.788718	0.801931	0.815814
7	0.712454	0.721818	0.731663	0.741999	0.752859	0.764263	0.776235	0.788811	0.802021	0.815894
8	0.712576	0.721943	0.731786	0.742126	0.752984	0.76438	0.776349	0.788924	0.802124	0.815987
9	0.712718	0.722095	0.731936	0.742269	0.753125	0.76452	0.776482	0.789048	0.80224	0.816093
10	0.71289	0.722262	0.732102	0.74244	0.753284	0.764678	0.776633	0.789191	0.802369	0.816213
11	0.713084	0.722455	0.7323	0.742628	0.753472	0.764859	0.776808	0.789353	0.802523	0.816353
12	0.713307	0.722679	0.73252	0.742848	0.753687	0.765064	0.777001	0.789534	0.802697	0.816506
13	0.713567	0.722935	0.732773	0.743097	0.753926	0.765298	0.777224	0.789746	0.80289	0.816693
14	0.713857	0.723228	0.733063	0.743378	0.754205	0.765562	0.777484	0.789989	0.803123	0.8169
15	0.714194	0.723563	0.733391	0.743705	0.754523	0.765867	0.777774	0.79027	0.803381	0.81714
16	0.714572	0.72394	0.733767	0.74407	0.754882	0.766219	0.778107	0.790589	0.803678	0.817414
17	0.715006	0.72437	0.734187	0.744485	0.755287	0.766612	0.778489	0.790945	0.804007	0.817715
18	0.715487	0.724848	0.734667	0.744957	0.755744	0.767054	0.778913	0.791346	0.804382	0.818056
19	0.71603	0.725389	0.735197	0.745479	0.756258	0.767548	0.779387	0.791791	0.80479	0.818424

20	0.716635	0.72599	0.735792	0.746063	0.756825	0.768096	0.779903	0.792274	0.805237	0.81882
21	0.717309	0.72666	0.736453	0.746709	0.75745	0.768699	0.78047	0.792801	0.805711	0.819242
22	0.71805	0.7274	0.73718	0.747418	0.758133	0.769349	0.781079	0.793361	0.806218	0.819686
23	0.718871	0.728205	0.737975	0.748189	0.758875	0.770048	0.781732	0.793953	0.806744	0.820143
24	0.719761	0.729086	0.738831	0.749019	0.759665	0.77079	0.782411	0.794571	0.807291	0.820614
25	0.720731	0.730034	0.739754	0.749901	0.760503	0.771569	0.783128	0.795216	0.807859	0.821099
26	0.721772	0.731053	0.740735	0.750841	0.761383	0.77238	0.783871	0.795874	0.80844	0.821598
27	0.722888	0.732134	0.741774	0.751823	0.7623	0.773228	0.784634	0.796559	0.809035	0.822118
28	0.724082	0.733283	0.74287	0.752853	0.763254	0.774102	0.785429	0.797264	0.809658	0.822659
29	0.725337	0.734489	0.744014	0.753926	0.764246	0.775014	0.78625	0.798002	0.810314	0.823228
30	0.72666	0.735754	0.745206	0.755042	0.765281	0.775958	0.787116	0.798779	0.81101	0.823845
31	0.728051	0.737077	0.746452	0.756207	0.76636	0.776959	0.788028	0.79961	0.811754	0.824504
32	0.729506	0.73846	0.747759	0.757427	0.767501	0.77801	0.788998	0.800506	0.812566	0.825232
33	0.731032	0.739908	0.749131	0.75872	0.76871	0.779144	0.790052	0.801475	0.813458	0.826037
34	0.732638	0.741438	0.750582	0.760098	0.770013	0.780366	0.791196	0.802542	0.814432	0.826925
35	0.734333	0.743064	0.752134	0.761574	0.77142	0.781702	0.79245	0.80371	0.815521	0.827911
36	0.736133	0.744796	0.753795	0.763172	0.772947	0.783159	0.793834	0.80501	0.81672	0.829009
37	0.738056	0.746659	0.755601	0.764912	0.774623	0.784763	0.795361	0.806445	0.818049	0.83022
38	0.740127	0.748677	0.757564	0.766818	0.776464	0.786528	0.797041	0.808029	0.819524	0.831566
39	0.742368	0.750869	0.759711	0.768905	0.778489	0.788476	0.798894	0.809776	0.821146	0.833049
40	0.744796	0.753262	0.762056	0.771194	0.780713	0.79062	0.800942	0.811701	0.82293	0.834676
41	0.747446	0.755869	0.76462	0.773706	0.783153	0.792965	0.803181	0.813809	0.824892	0.836463
42	0.750323	0.75872	0.767424	0.776452	0.785818	0.795539	0.805626	0.816113	0.827034	0.838413
43	0.75346	0.761824	0.770481	0.779441	0.788724	0.798333	0.808296	0.818632	0.829366	0.840541
44	0.75687	0.765199	0.773802	0.782693	0.791878	0.801372	0.811194	0.821355	0.831898	0.842858
45	0.76056	0.768852	0.777405	0.786213	0.795298	0.804661	0.814326	0.824307	0.834641	0.845359
46	0.764544	0.772798	0.781287	0.790008	0.798977	0.808205	0.817702	0.827486	0.837591	0.848061
47	0.768829	0.777037	0.785453	0.794086	0.802929	0.812005	0.821322	0.830903	0.840767	0.85097
48	0.773413	0.781568	0.789908	0.798435	0.807155	0.816067	0.825191	0.83455	0.844167	0.85408
49	0.778295	0.786392	0.794647	0.803064	0.811642	0.820385	0.829311	0.838441	0.847795	0.857412
50	0.783466	0.791502	0.799667	0.807963	0.816393	0.82496	0.833681	0.842566	0.851644	0.860948
51	0.788924	0.796883	0.804952	0.813121	0.821396	0.829779	0.838286	0.846919	0.85571	0.8647
52	0.794641	0.802523	0.810491	0.818525	0.826644	0.834836	0.843113	0.851491	0.859993	0.868651
53	0.800608	0.808407	0.81626	0.824165	0.832113	0.840103	0.848155	0.856267	0.864469	0.872791
54	0.80679	0.814498	0.82224	0.83	0.837774	0.845573	0.853388	0.86123	0.869127	0.877108
55	0.813173	0.820782	0.828397	0.836009	0.843611	0.851201	0.858782	0.866356	0.87395	0.881585
56	0.819706	0.827219	0.834711	0.842169	0.849589	0.856971	0.864312	0.871619	0.878905	0.886203
57	0.826371	0.833771	0.841128	0.848435	0.855674	0.862843	0.869943	0.876978	0.883962	0.890916
58	0.833125	0.840407	0.84763	0.854767	0.861816	0.86878	0.875641	0.882402	0.889086	0.895712
59	0.839927	0.847084	0.854161	0.861134	0.867995	0.874738	0.88136	0.887863	0.894254	0.900544
60	0.846733	0.853767	0.860689	0.867483	0.874156	0.880685	0.887067	0.893304	0.89941	0.905387

Age/Exercise year	31	32	33	34	35	36	37	38	39
0	0.83011	0.845466	0.861594	0.878542	0.896355	0.915072	0.934737	0.955411	0.977145

1	0.830144	0.845494	0.861616	0.878565	0.896371	0.915081	0.934745	0.955411	0.977145
2	0.830186	0.845523	0.861646	0.878588	0.896387	0.915089	0.934745	0.95542	0.977145
3	0.830227	0.845566	0.861675	0.878611	0.896403	0.915097	0.934754	0.95542	0.977145
4	0.830275	0.845609	0.861712	0.878642	0.896427	0.915114	0.934763	0.95542	0.977145
5	0.83033	0.845659	0.861757	0.878673	0.896443	0.915131	0.934772	0.95542	0.977145
6	0.830392	0.845709	0.861802	0.878704	0.896475	0.915148	0.93478	0.955429	0.977145
7	0.830468	0.845773	0.861854	0.87875	0.896507	0.915164	0.934789	0.955429	0.977145
8	0.830551	0.845845	0.861913	0.878796	0.896539	0.915189	0.934807	0.955429	0.977145
9	0.830641	0.845923	0.86198	0.87885	0.89658	0.915215	0.934815	0.955438	0.977145
10	0.830751	0.846017	0.862062	0.878912	0.896628	0.915248	0.934833	0.955438	0.977145
11	0.830875	0.846124	0.862151	0.87899	0.896684	0.915282	0.93485	0.955447	0.977135
12	0.831013	0.846253	0.862255	0.879067	0.89674	0.915323	0.934877	0.955457	0.977135
13	0.831179	0.846396	0.862374	0.879167	0.896813	0.915374	0.934903	0.955466	0.977135
14	0.831366	0.846561	0.862515	0.879275	0.896901	0.915424	0.934929	0.955475	0.977135
15	0.83158	0.846747	0.862671	0.879399	0.89699	0.915483	0.934964	0.955484	0.977135
16	0.831829	0.846955	0.86285	0.879538	0.897086	0.91555	0.93499	0.955493	0.977125
17	0.832099	0.847192	0.863036	0.879685	0.897191	0.915617	0.935025	0.955502	0.977125
18	0.832397	0.847443	0.863245	0.879848	0.897304	0.915684	0.93506	0.955511	0.977125
19	0.832716	0.847716	0.863468	0.880011	0.897424	0.915759	0.935095	0.955521	0.977125
20	0.833063	0.848004	0.863692	0.880189	0.897545	0.915835	0.935139	0.95553	0.977125
21	0.833424	0.848306	0.863931	0.880359	0.897666	0.91591	0.935174	0.955548	0.977116
22	0.833799	0.848615	0.86417	0.880545	0.897787	0.915986	0.935209	0.955557	0.977116
23	0.834188	0.848925	0.864424	0.880731	0.897916	0.916061	0.935252	0.955566	0.977116
24	0.834585	0.84925	0.864678	0.880918	0.898053	0.916145	0.935296	0.955584	0.977116
25	0.834989	0.849582	0.86494	0.881112	0.89819	0.916238	0.93534	0.955594	0.977106
26	0.835415	0.849928	0.865209	0.881321	0.898335	0.91633	0.935384	0.955612	0.977106
27	0.835848	0.85029	0.865501	0.881547	0.898497	0.916431	0.935445	0.95563	0.977097
28	0.836309	0.850673	0.865808	0.881788	0.898666	0.916548	0.935506	0.955648	0.977097
29	0.836806	0.851093	0.866153	0.882052	0.89886	0.916674	0.935567	0.955667	0.977097
30	0.837339	0.851542	0.866521	0.88234	0.899078	0.916809	0.935646	0.955694	0.977087
31	0.837921	0.852043	0.866934	0.882667	0.899321	0.916969	0.935734	0.955721	0.977078
32	0.83856	0.852595	0.867393	0.883033	0.899588	0.917154	0.935821	0.955749	0.977078
33	0.839271	0.853206	0.867912	0.883439	0.899888	0.917347	0.935935	0.955785	0.977068
34	0.840061	0.853891	0.868478	0.8839	0.900228	0.917574	0.936049	0.955822	0.977059
35	0.840944	0.854657	0.869119	0.884408	0.900601	0.917819	0.936181	0.955858	0.977049
36	0.841921	0.855505	0.86983	0.884971	0.901023	0.918097	0.93633	0.955913	0.97704
37	0.843	0.856443	0.870618	0.885598	0.901486	0.9184	0.936496	0.955959	0.97703
38	0.844202	0.857486	0.871482	0.886289	0.901998	0.918738	0.93668	0.956023	0.97702
39	0.845523	0.858634	0.872448	0.887052	0.90256	0.919118	0.936882	0.956087	0.977011
40	0.846977	0.859897	0.8735	0.887894	0.903187	0.919532	0.937111	0.95616	0.976992
41	0.848572	0.861275	0.874661	0.888818	0.903873	0.919989	0.937356	0.956242	0.976982
42	0.850318	0.86279	0.875933	0.88983	0.904625	0.920488	0.937629	0.956334	0.976963
43	0.852217	0.864446	0.877316	0.89094	0.905461	0.921039	0.937937	0.956434	0.976944
44	0.854285	0.866243	0.878827	0.892156	0.906364	0.92165	0.938271	0.956553	0.976925
45	0.856524	0.868199	0.880475	0.893479	0.907359	0.922322	0.938641	0.956672	0.976906
46	0.858944	0.870314	0.882262	0.894919	0.908438	0.923054	0.939046	0.956819	0.976887

47	0.861549	0.872593	0.884189	0.896475	0.90962	0.923856	0.939496	0.956974	0.976868
48	0.864357	0.875051	0.886273	0.898166	0.910904	0.924727	0.939991	0.957139	0.976839
49	0.867348	0.877686	0.888518	0.899993	0.912292	0.925686	0.94053	0.957341	0.97682
50	0.870542	0.880499	0.890924	0.901957	0.913793	0.926724	0.941123	0.957552	0.976791
51	0.873935	0.883501	0.893487	0.904061	0.915416	0.92785	0.941779	0.95779	0.976763
52	0.877516	0.886674	0.896226	0.906314	0.917162	0.929074	0.942489	0.958056	0.976744
53	0.881282	0.890028	0.899111	0.908711	0.919025	0.930388	0.943263	0.95835	0.976715
54	0.885222	0.893535	0.902161	0.911245	0.921014	0.93181	0.944109	0.958681	0.976696
55	0.889316	0.897207	0.905354	0.913918	0.923131	0.933323	0.945028	0.959049	0.976667
56	0.893543	0.901006	0.908686	0.916725	0.92536	0.934946	0.94602	0.959444	0.976648
57	0.897884	0.90492	0.912126	0.91965	0.927704	0.936663	0.947086	0.959896	0.976639
58	0.902307	0.908926	0.915667	0.922671	0.930155	0.938482	0.948227	0.960384	0.976629
59	0.906775	0.913	0.919287	0.92578	0.932697	0.940389	0.94946	0.960919	0.976629
60	0.91127	0.917095	0.922952	0.928954	0.935322	0.942392	0.95076	0.961511	0.976648